

JAN 23 2006

Patent Application S/N: 09/888,222

Attorney Docket No.: P-2177

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In the Patent Application of:	Samuel Yin Lun Pun et al.		
Serial Number:	09/888,222	Art Unit:	2654
Filed:	June 22, 2001	Examiner:	Angela A. Armstrong
For Title:	SECURE FINANCIAL TRANSACTIONS THROUGH A COMPUTER NETWORK		

Mail Stop RCE  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

January 23, 2006

I, JAMES D. IVEY, certify that this paper and the enclosed:  
PTO/SB/21 Transmittal Form, RCE Transmittal form, Petition to  
Extend Time, Fee Transmittal, and Form PTO-2038 for fees are  
being transmitted to Mail Stop RCE, Commissioner for Patents,  
P.O. Box 1450, Alexandria, VA 22313-1450 at the telephone  
number (571) 273-8300 on January 23, 2006.

  
James D. Ivey, Reg. No. 37,016**RESPONSE TO OFFICE ACTION**

Applicants kindly thank the Examiner for taking to time to conduct an interview with Applicants' undersigned representative on January 13, 2006, the substance of which is reflected in this Amendment. In response to the Office Action dated September 22, 2005, please enter the amended claims as shown starting on the following page and consider the remarks that follow:

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